

Faktor faktor yang mempengaruhi pengambilan keputusan customer perorangan pada tahap pre-purchase untuk menabung dalam dana pensiun = Factors affecting pre-purchase decision making for individual customer to save in retirement savings product

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Abstrak

[ABSTRAK

Potensi Dana Pensiun Lembaga Keuangan (DPLK) cukup besar, tantangan yang muncul dalam menyingkapi potensi DPLK yang cukup besar, adalah bagaimana strategi yang harus dibuat oleh Bank/Lembaga Keuangan untuk meningkatkan bisnis DPLK. Salah satu cara meningkatkan bisnis DPLK adalah dengan menambah new account secara agresif baik dari sisi peserta institusi maupun peserta perorangan. Untuk meningkatkan new account, diperlukan studi komprehensif terhadap perilaku dan preferensi konsumen. Penelitian ini dilakukan dengan tujuan untuk menganalisis faktor-faktor yang berpengaruh terhadap keputusan customer pada tahap pre-purchase untuk menabung dalam produk dana pensiun perorangan. Berdasarkan hasil survey pada 253 responden di Jabodetabek, ditemukan faktor yang signifikan berpengaruh terhadap keputusan seseorang untuk menabung dalam produk dana pensiun yakni variabel Past Experience, Financial Risk dan Temporal Risk.

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ABSTRACT

Retirement Savings or Dana Pensiun Lembaga Keuangan (DPLK) has a great potential for growth. The big challenge is how the strategy should be made by DPLK's provider to increase the business. One of the strategies could be taken by DPLK's provider is to add more new account from institution and individual participant. To grow aggressively, a comprehensive study of the behaviour and preferences of consumers is required. This research was conducted to analyse the factors that may influence pre-purchase decision making for customer to save for personal retirement savings. Based on the results of the survey on 253 respondents in Greater Jakarta, there were factors that significantly affected a pre-purchase decision to save for personal retirement savings product, namely Past Experience, Financial Risk and Temporal Risk., Retirement Savings or Dana Pensiun Lembaga Keuangan (DPLK) has a great potential for growth. The big challenge is how the strategy should be made by DPLK's provider to increase the business. One of the strategies could be taken by DPLK's provider is to add more new account from institution and individual participant. To grow aggressively, a comprehensive study of the behaviour and preferences of consumers is required. This research was conducted to analyse the factors that may influence pre-purchase decision making for customer to save for personal retirement savings. Based on the results of the survey on 253 respondents in Greater Jakarta, there were factors that significantly affected a pre-purchase decision to save for personal retirement savings product, namely Past Experience, Financial Risk and Temporal Risk.]